

Banner & Witcoff Ref. No.
Client Ref. No.

05052.00001

#3

JOINT DECLARATION FOR PATENT APPLICATION

As the below named inventors, we hereby declare that:

Our residence, post office address and citizenship are as stated below next to our names;

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled **SYSTEM AND METHOD FOR FACILITATING APPRAISALS**, the specification of which is attached hereto.was filed on January 10, 2001 as Application Serial Number 09/756,682 and was amended on _____ (if applicable).

was filed under the Patent Cooperation Treaty (PCT) and accorded International Application No. _____, filed _____, and amended on _____ (if any).

We hereby state that we have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

We hereby acknowledge the duty to disclose information which is material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56(a).

Prior Foreign Application(s)

We hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Country	Application No.	Date of Filing (day month year)	Date of Issue (day month year)	Priority Claimed Under 35 U.S.C. §119

Prior United States Provisional Application(s)

We hereby claim priority benefits under Title 35, United States Code, §119(e)(1) of any U.S. provisional application listed below:

U.S. Provisional Application No.	Date of Filing (day month year)	Priority Claimed Under 35 U.S.C. §119(e)(1)
60/194,595	5 April 2000	yes

Prior United States Application(s)

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application Serial No.	Date of Filing (Day, Month, Year)	Status — Patented, Pending, Abandoned

Banner & Witcoff Ref. No.
Client Ref. No.

05052.000001

Power of Attorney

And we hereby appoint, both jointly and severally, as our attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith the following at attorneys and agents, their registration numbers being listed after their names:

ALTHERR, Robert F.	31,810	HOANG, Patricia E.	34,373	NELSON, Jon O.	24,566
BANNER, Donald W.	17,037	HUSCHEIT, Dale H.	19,090	NIEGOWSKI, James A.	28,331
BANNER, Mark T.	29,888	HYMEL, Lin J.	45,414	PATEL, Binal J.	42,085
BANNER, Pamela I.	33,644	IWANICKI, John P.	34,628	PATHAK, Ajay S.	38,266
BECKER, Matthew P.	45,824	JACKSON, Thomas H.	29,808	PETERSON, Thomas L.	30,909
BECKETT, William W.	18,262	KAGAN, Sarah A.	32,141	POTENZA, Joseph M.	28,175
BERGHAMMER, Joseph J.	46,057	KATZ, Robert S.	36,402	PRATT, Thomas K.	17,210
BODNER, Jordan	42,338	KLEIN, William J.	43,719	RENK, Christopher J.	33,761
BUROW, Scott A.	42,373	KRAUSE, Joseph P.	32,578	RESIS, Robert H.	32,168
CALLAHAN, James V.	20,095	LINEK, Ernest V.	29,822	RIVARD, Paul M.	43,446
CHANG, Steve S.	42,402	MALONE, Dale A.	32,155	ROBINSON, Douglas W.	32,751
COHAN, Gregory J.	40,959	MANNAVA, Ashok K.	45,301	SCHAD, Steven P.	32,550
			10000		00000000000000000000
COHAN, Gregory J.	40,959	MANNAVA, Ashok K.	45,301	SCHAD, Steven P.	32,550
COOPERMAN, Marc S.	34,145	MAPLE, Marie-Claire B.	37,588	SHIFLEY, Charles W.	28,042
CURTIN, Joseph P.	34,571	MAY, Steven A.	44,912	SHULL, Jason	47,085
DAVID, Michael	34,642	MCDERMOTT, Peter D.	29,411	SKERPON, Joseph M.	29,844
DeMOOR, Laura J.	39,654	McKEE, Christopher L.	32,384	STOCKLEY, D. J.	34,257
EVANS, Thomas L.	35,805	McKIE, Edward F.	17,335	VAN ES, J. Pieter	37,746
FEDORCHKO, Gary D.	35,504	MEDLOCK, Nina L.	29,673	WITCOFF, Sheldon W.	17,309
FERGUSON, Catherine A.	40,877	MEECE, Timothy C.	38,553	WOLFFE, Franklin D.	19,724
FICKLER, Debra A.	46,699	MEEKER, Frederic M.	35,282	WOLFFE, Susan A.	33,568
FISHER, William J.	32,133	MILLER, Charles L.	43,805	WRIGHT, Bradley C.	38,061
GLENBOCKI, Christopher K.	38,800	MITKUS, Janice V.	43,808		
HANLON, Brian E.	40,449	MOKENC, Christopher P.	38,566		
HEMMENDINGER, Lisa M.	42,653	MOTTLEY, Darrell G.	42,912		

All correspondence and telephone communications should be addressed to:

Banner & Witcoff, Ltd.
Customer Number: 22907 (WDC)

We hereby declare that all statements made herein of our own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Signature [Signature] Date 01 APR 01
Full Name of First Inventor Bram Bruce
Family Name First Given Name Second Given Name
Residence Arlington, Virginia 22205 Citizenship US
Post Office Address 1137 North Harrison Street, Arlington, VA 22205

Signature [Signature] Date 18 APR 01
Full Name of Second Inventor Wilz Richard P.
Family Name First Given Name Second Given Name
Residence Charlotte, North Carolina 28216 Citizenship US
Post Office Address 12474 Preservation Point Dr., Charlotte, NC 28216